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TO ALL WHOM IT MAY CONCERN:

Be it known that WE, DAVID BARRINGTON EVERETT, STUART JAMES MILLER, ANTHONY DAVID PEACHAM, IAN STEPHENS SIMMONS, TIMOTHY PHILIP RICHARDS and JOHN CHARLES VINER, citizens of GREAT BRITAIN, whose post office addresses are 31 Ashdown Avenue, Saltdean, Brighton, East Sussex BN2 8AH; 9 Woodford Green, The Warren, Bracknell, Berks, RG12 9YQ; 4 Lynwood, Groombridge, Turnbridge Wells, Kent, TN3 9LX; The Elms, School Road, Broughton, Cambs, PE17 3AT; 32 Craig Mount, Radlett, Herts, WD7 7LW; and Hydes, Woodlands Lane, Windlesham; respectively, have invented an improvement in

SECURE MULTIPLE APPLICATION CARD SYSTEM AND PROCESS

of which the following is a

SPECIFICATION

CROSS-REFERENCES TO RELATED APPLICATIONS

[0001] This application is a continuation of United States Application No. 09/076,551, filed on May 12, 1998, <sup>now U.S. patent 6,317,832</sup> entitled "Secure Multiple Application Card System and Process," which claims priority to United States Provisional Application No. 60/046,514 filed on May 15, 1997, entitled "Design for a Multi Application Smart Card"; United States Provisional Application No. 60/046,543 filed on May 15, 1997, entitled "Virtual Machine for a Multi Application Smart Card"; and United States application No. 09/023,057 filed on February 12, 1998, <sup>now U.S. patent 6,575,372</sup> entitled "Secure Multi-Application IC Card System Having Selective Loading and Deleting Capability," all of which are incorporated herein by reference.

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